



PATENT
Attorney Docket No. 72167.000247

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Thomas W. POPLAWSKI *et al.*) Group Art Unit: 3624
Application No.: 09/772,601) Confirmation No.: 1711
Filed: January 30, 2001) Examiner: Daniel S. Felten
For: ELECTRONIC BILL)
PRESENTMENT AND)
PAYMENT SYSTEM AND)
METHOD)

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action of November 17, 2004, please amend the above-identified application as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.